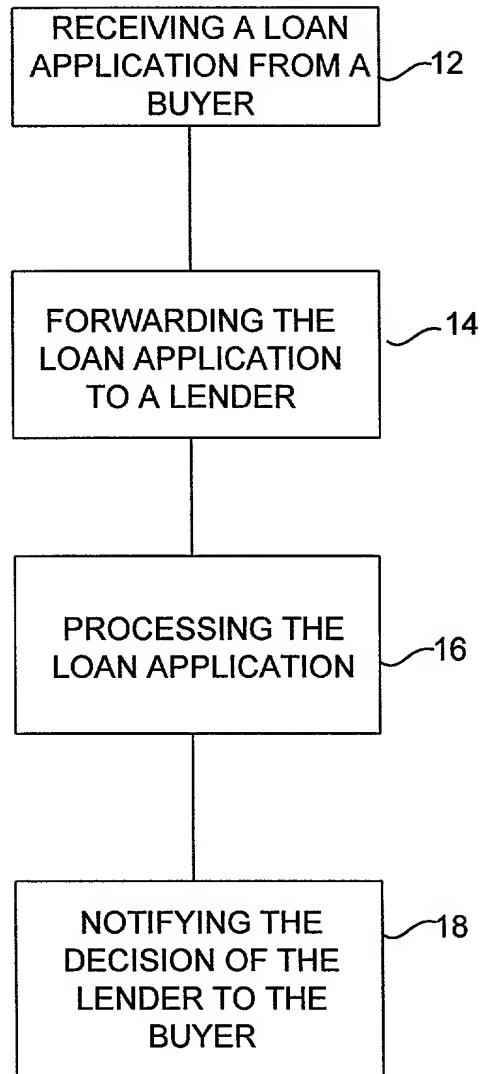


FIG. 1



10

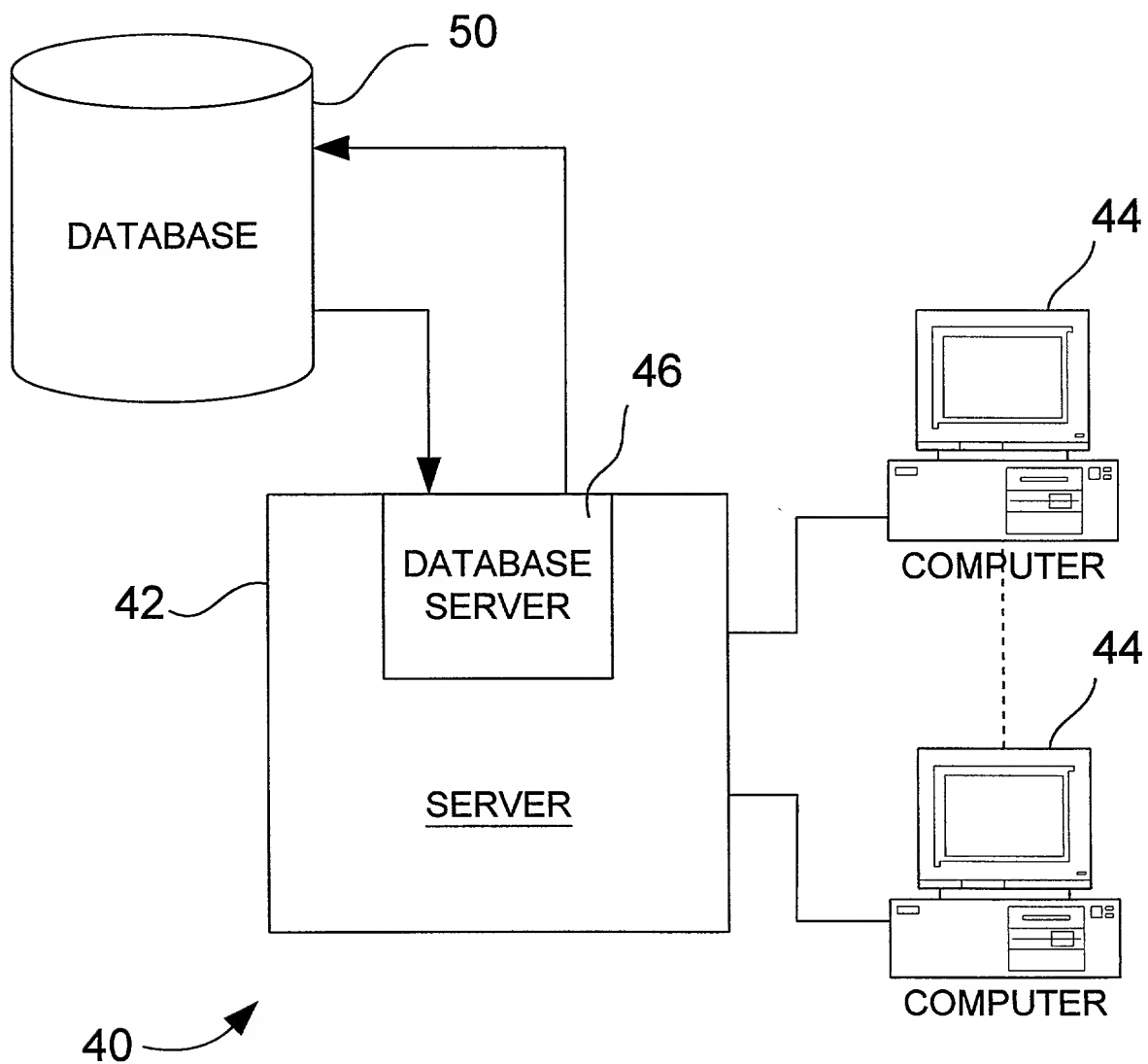


FIG. 2

FIG. 3

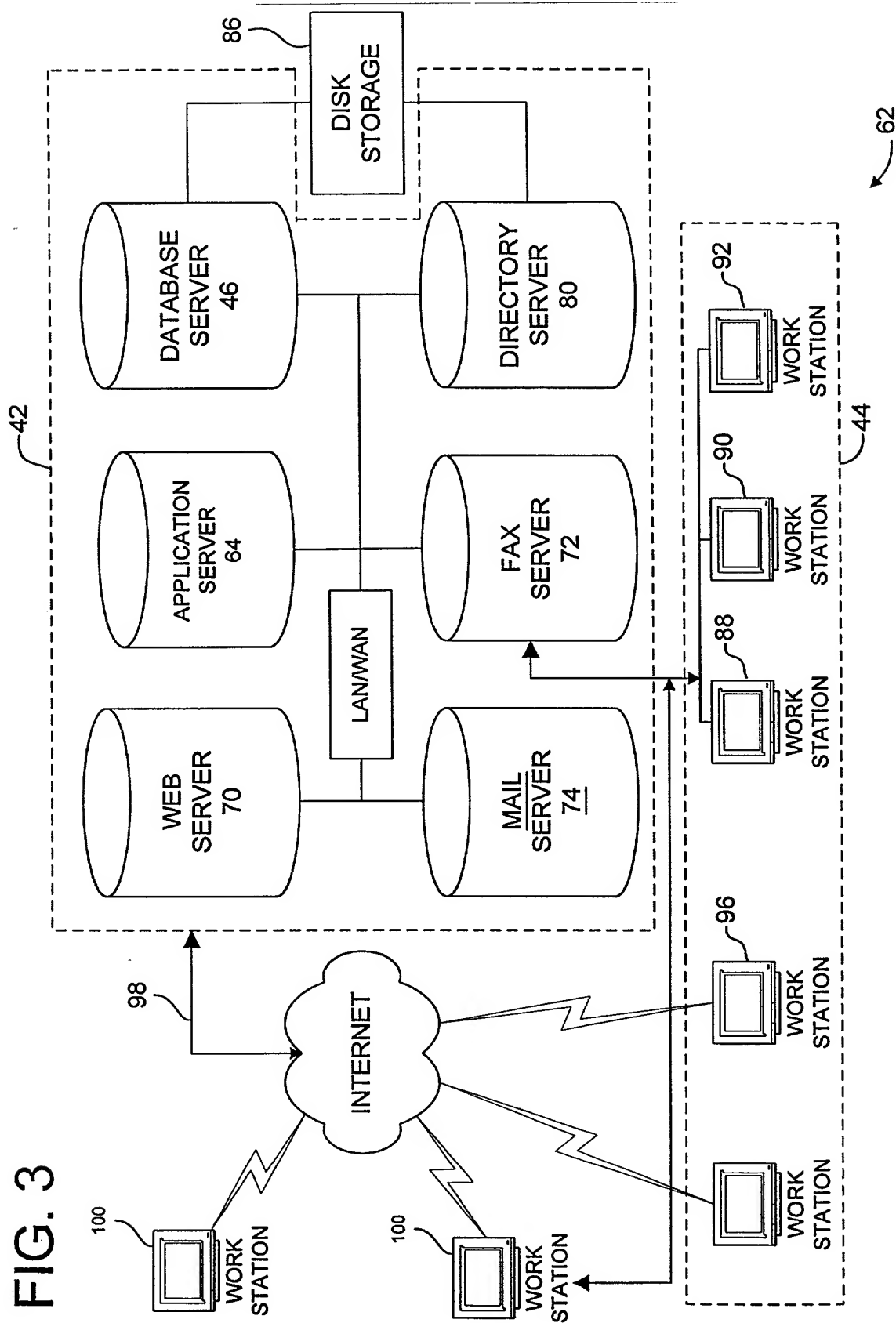
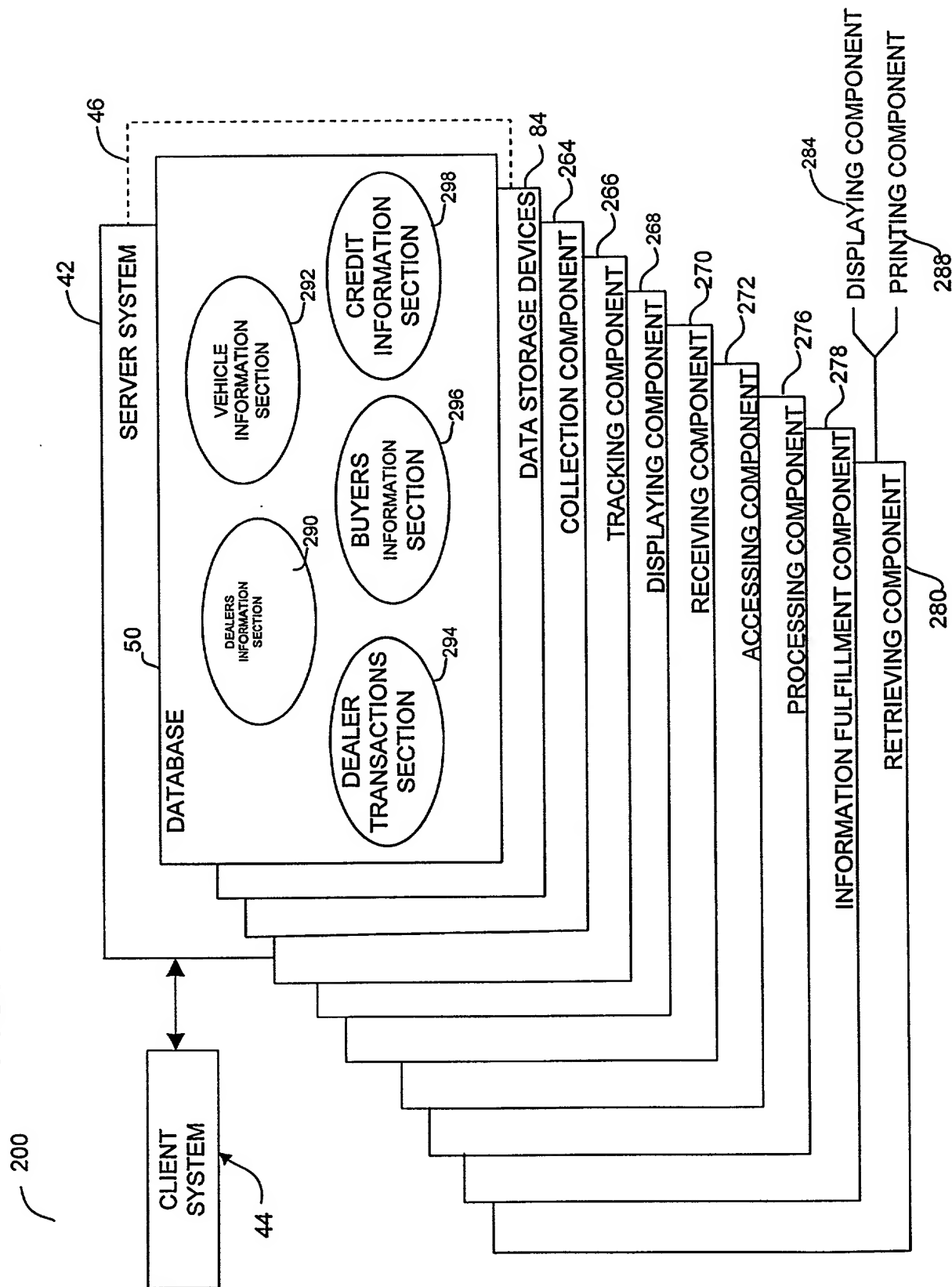


FIG. 4



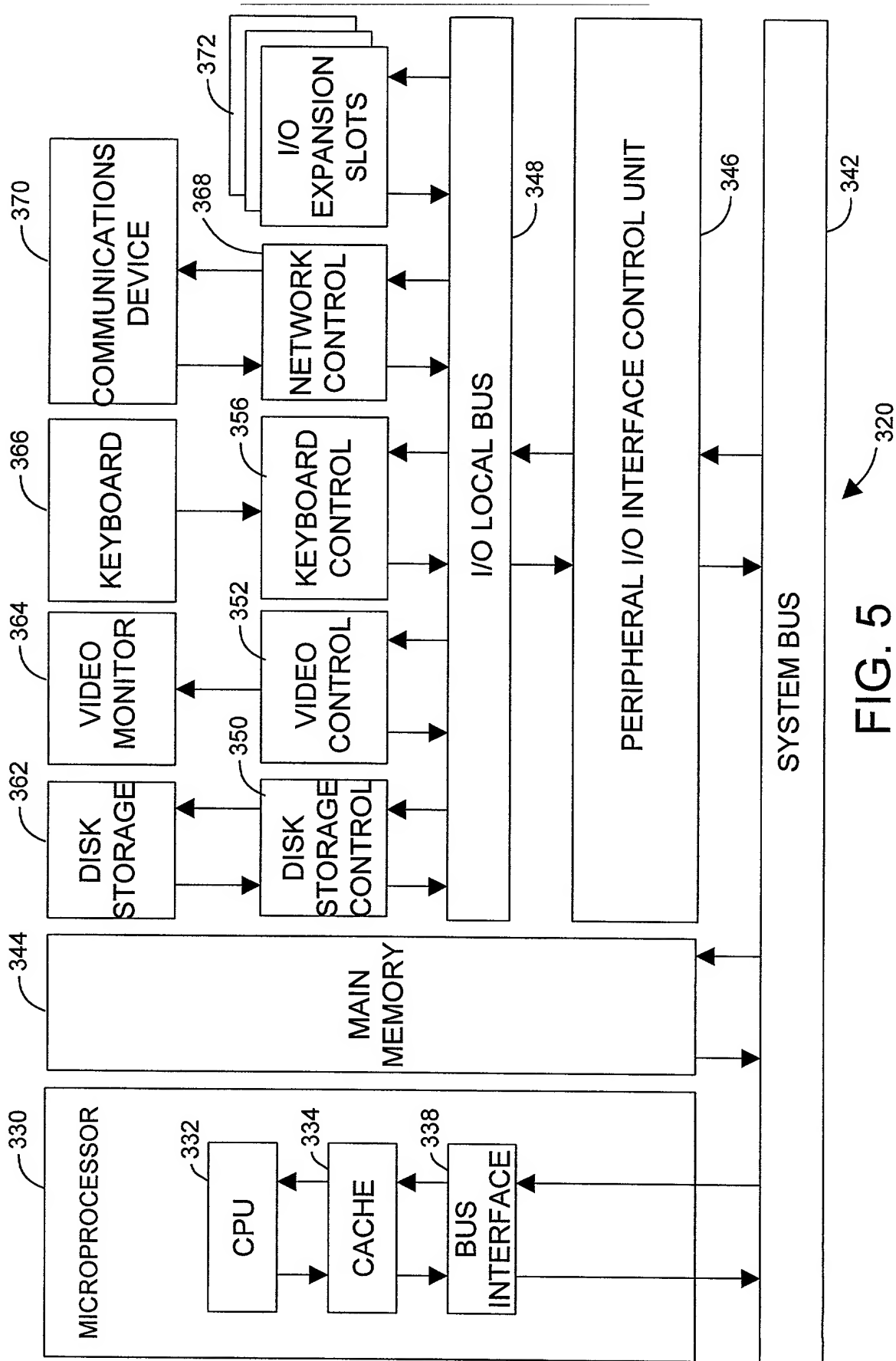


FIG. 5

FIG. 6

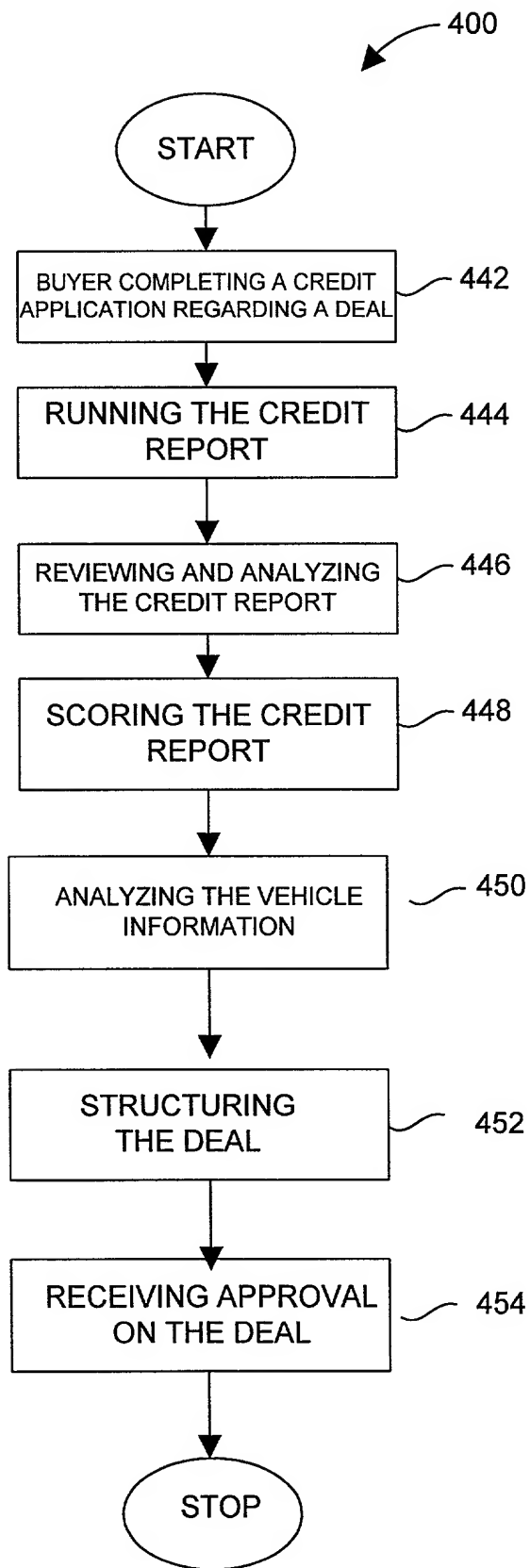


FIGURE 7

480

FINANCIAL SERVICES		Financial Buy Program v3.0.9.7 08/09/2001 01:44 P California, Exp:05.23.2001 Email:westlake@nowcom.com Customer Name: Natu J. Patel		Financial 4751 Wilshire Suite 115 Los Angeles CA 90010 Phone: Fax:	
Deal Structure		Vehicle Information		Credit Information	
Price	\$6990.00	Model Year	1992	# Years Credit Bureau	4.7
Doc Fee	\$45.00	Blue Book	\$4950.00	# Good Credit Items	2
+ Smog	\$58.25	Mileage	117545	\$ High Good Credit	\$500.00
+ Sales Tax	\$584.51	Class	1	# Derog Credit Items	3
+ Service Contract	\$0.00	Cost	\$4600.00	\$ High Derog Credit	\$900.00
+ License	\$15.00	FR Gross	\$2390.00	# of Repo/Auto Loss	0
= Total	\$7692.76	Warranty Cost	\$0.00	Prev Bankruptcy	NO
- Trade Allowance	\$0.00	Vehicle Info	Toyota Corolla	Cust Owns Home	NO
+ Trade Payoff	\$0.00			Residence Stability #	1.4
- Down	\$1800.00				
+ Insurance	\$738.00				
= Amount Financed	\$6630.76				
+ Finance Charges	\$2055.44				
Loan Date	5/2/2002				
Date to 1st Payment	6/1/2002				
31 Payments of	\$280.20				
Max Ok To Finance	\$7173.00				
Notes		Deal Approval		Deal Approval	
486		Structure OK		YES	
488		Amt Fin OK		YES	
Calculation Results		Calculation Results		Calculation Results	
Cust Factor	1.88	Westlake Discount	\$875.00		
Dealer Gross	\$1415.00	Acquisition Fee	\$100.00		
Net Check to Dealer	\$4917.76	APR	21.37%		
** Approval based on verification of above information and receipt of required Stips					

490

492

Westlake Financial Services Dealer Contract Checklist

Figure 8

494

Dealer _____

Today's Date _____

Customer _____

Contract Date _____

First Pmt Due _____
(send if due within 10 days)

From Dealer:

1. _____ Complete, Signed Original Credit Application (Including COMPLETE Landlord and Bank Account Information)
2. _____ Motor Vehicle Contract and Security Agreement-Original and Assignment Copy (Signed Front And Back by Dealer)
3. _____ Book sheet
4. _____ WESTLAKE Guarantee of Title
5. _____ Verification of Insurance Showing Westlake as Lienholder (UIC Certificate of Insurance or Endorsement Add-On from Admitted Carriers only--NO DEALER-PROCURED OR ASSISTED BINDERS!)
6. _____ Copy of Agreement to Furnish Insurance (Complete with Agent's Name, Phone Number and Policy Number)
7. _____ Copy of Service Contract (if Applicable)
8. _____ Copy of Credit Bureau Report
9. _____ Copy of Westlake Buy Program (Showing "YES" / "YES")
10. _____ Copy of Cosigner Agreement (if Applicable)
11. _____ Copy of Spanish Translation Contract (if Applicable)
12. _____ Copy of Report of Sale (ROS)
13. _____ Copy of DMV Form 262 (Odometer Statement / Bill of Sale)
14. _____ Copy of Smog-Pass Printout
15. _____ Copy of Validated Registration (if Applicable; Westlake as Lienholder)
16. _____ Copy of dealership cash receipt for down payment (signed by customer and dealer)

Figure 9

496

Westlake Financial Services Dealer Contract Checklist

Dealer _____

Today's Date _____

Customer _____

Contract Date _____

From Customer:

1. _____ PROOF OF INCOME

Salaried Employees:

Current Paystub which shows YTD earnings. Paystub MUST be dated no more than 30 days prior to contract date. If no YTD, then must provide 4 consecutive paystubs. If no paystub, then provide letter from employer on company letterhead (company must be listed in phone book).

Self-Employed:

Last 3 months Bank Statements

2. _____ PROOF OF HOUSING

Renter:

FULL information, including name, address and phone number, on the Property Owner or Manager where customer lives.

Owner:

Copy of most recent mortgage statement.

3. _____ PROOF OF RESIDENCE

Mail addressed to customer at contract address, postmarked no more than 30 days prior to contract date. If this is a bill, please send a copy of the BILL, not the envelope.

4. _____ PHONE BILL

Copy of ALL pages; bill dated no more than 30 days prior to contract date.

5. _____ WESTLAKE REFERENCE SHEET

10 references in total, 4 direct family, 6 other.

6. _____ DRIVER'S LICENSE

Must be current and valid in state issued. NO International/Foreign Licenses.

7. _____ PROOF OF SOCIAL SECURITY NUMBER

Copy of Social Security Card or Printed Document showing SSN.

Westlake Financial Services Reference List

Figure 10

498

MUST COMPLETE ALL REFERENCES-REGARDLESS OF LOCATION

Applicant Name _____

1. FATHER

Name _____

Address _____

City _____

Phone _____

2. MOTHER

Name _____

Address _____

City _____

Phone _____

3. OTHER GARAGING ADDRESS
(If different from address on credit application)

Address _____

City _____

Phone _____

4. CONTACT INFO

Pager # _____

Cell # _____

Voice Mail _____

E-Mail _____

5. BROTHER/SISTER

Name _____

Address _____

City _____

Phone _____

6. BROTHER/SISTER

Name _____

Address _____

City _____

Phone _____

7. OTHER RELATIVE

Name _____

Address _____

City _____

Phone _____

8. OTHER RELATIVE

Name _____

Address _____

City _____

Phone _____

Westlake Financial Services Reference List

Figure 11

500

MUST COMPLETE ALL REFERENCES-REGARDLESS OF LOCATION

9. FRIEND

Name _____

Address _____

City _____

Phone _____

10. FRIEND

Name _____

Address _____

City _____

Phone _____

11. FRIEND

Name _____

Address _____

City _____

Phone _____

12. FRIEND

Name _____

Address _____

City _____

Phone _____

13. FRIEND

Name _____

Address _____

City _____

Phone _____

14. LANDLORD

Name _____

Address _____

City _____

Phone _____

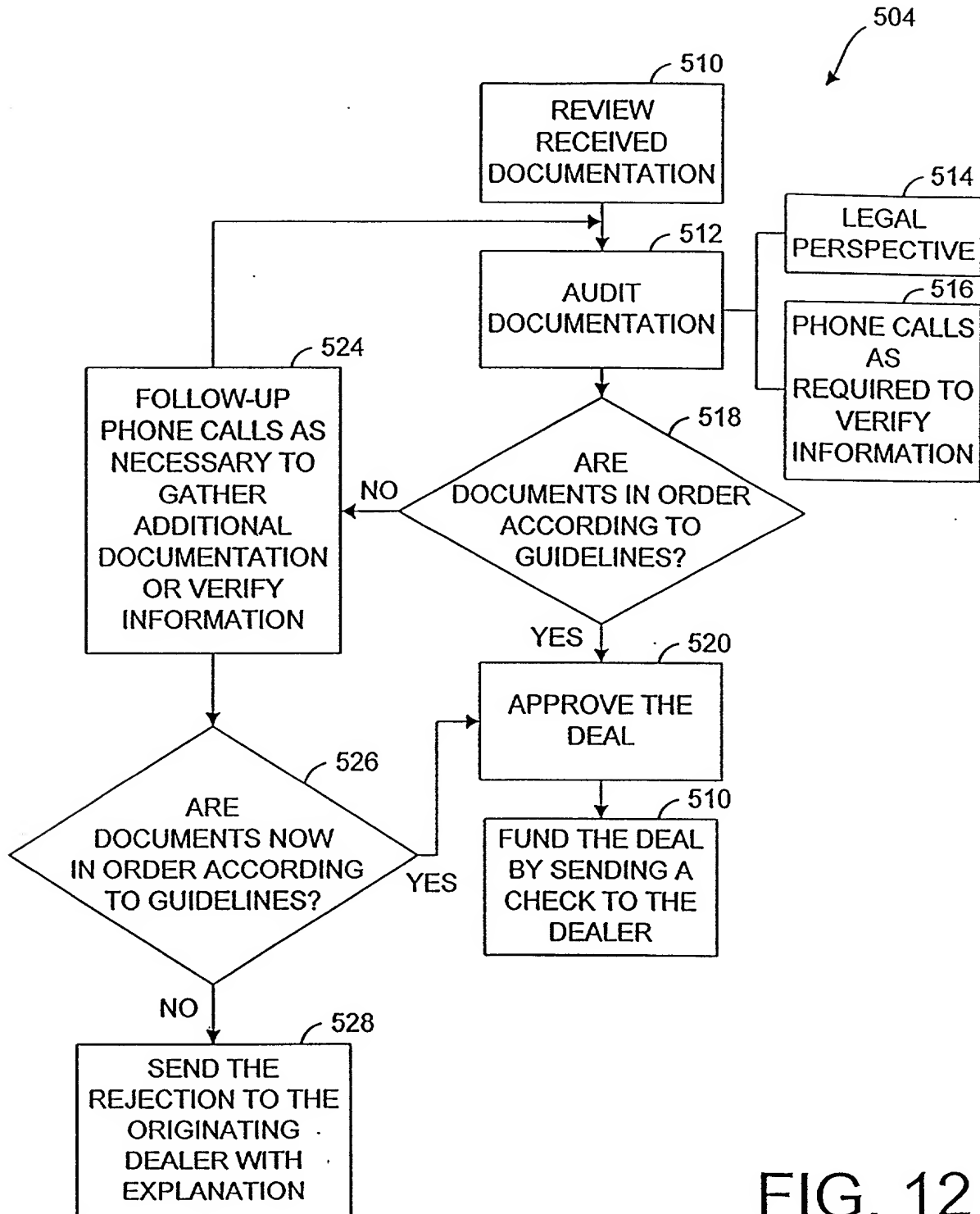
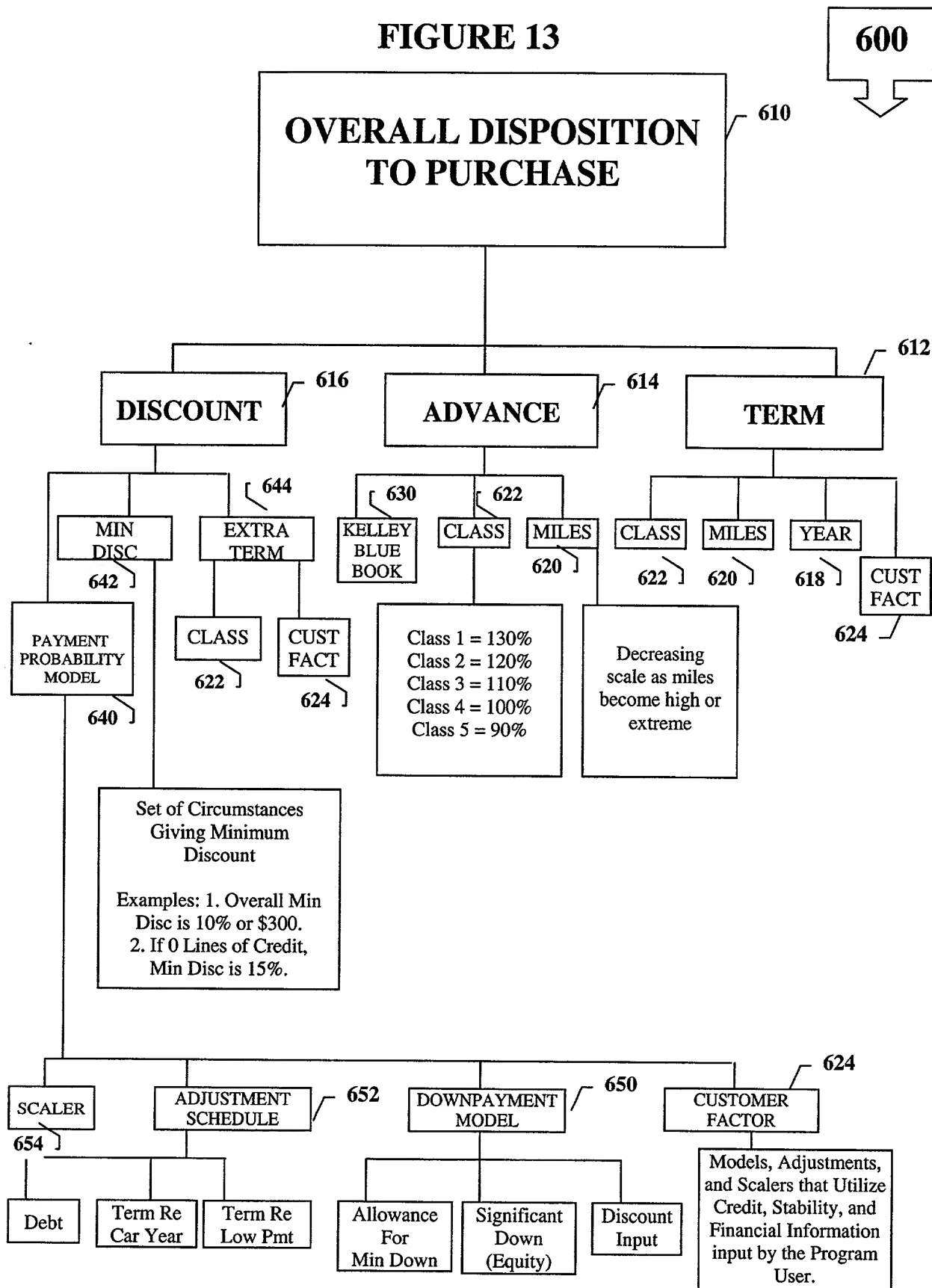


FIGURE 13



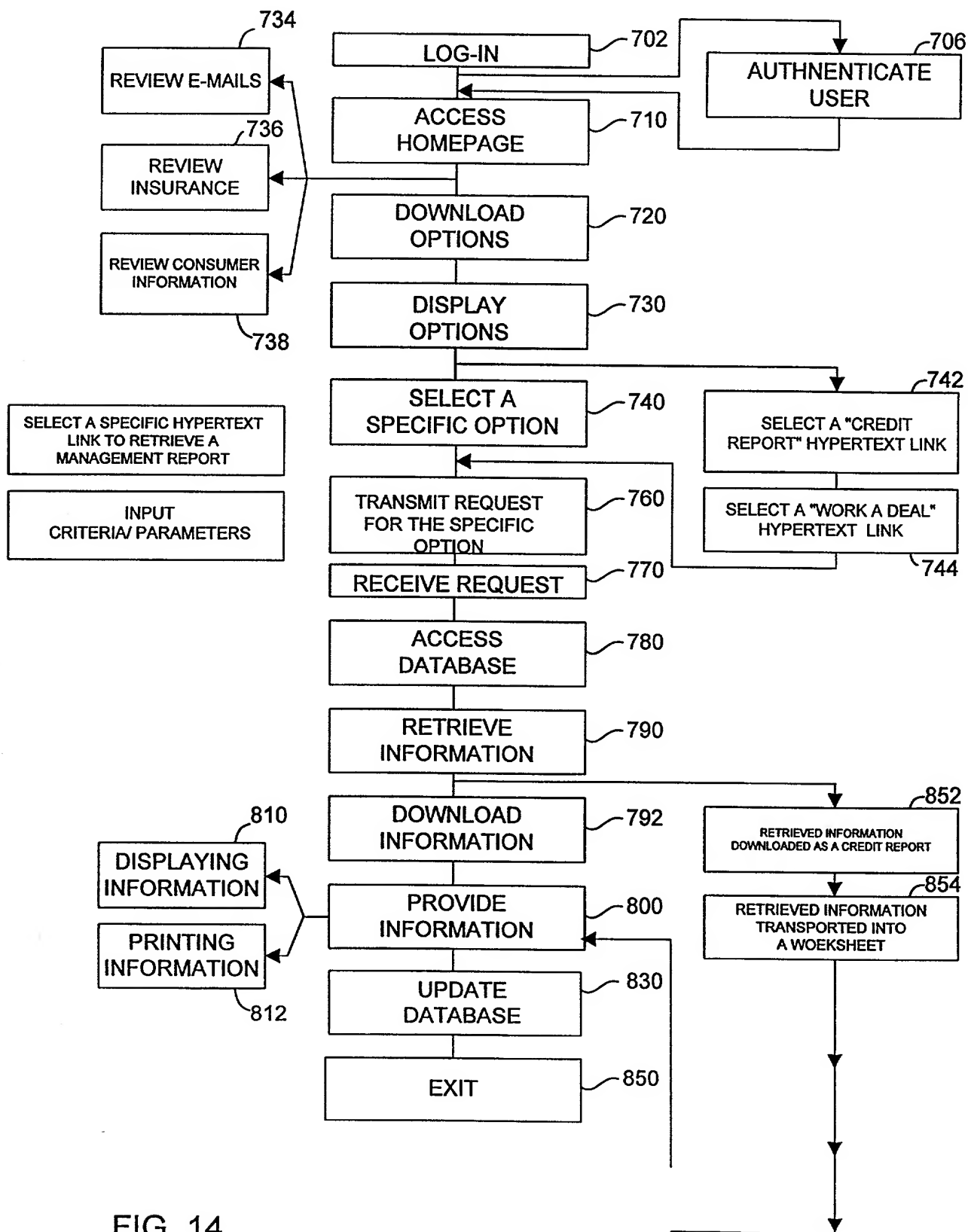


FIG. 14

FIGURE 15

900

Dealercenter.net - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites History

Address http://creditparsing.westlakefinancial.com/login.asp

Search Messenger Bookmarks My Yahoo! Yahoo! Finance Yahoo! Mail News Shopping Entertainment Travel

DEALER CENTER

Email Credit Report Westlake Deal Insurance

Already a member?
Please enter Username and Password

Login 924

Username: _____

Password: _____ 926

UserName and Password are case-sensitive

Login Cancel

928

FIGURE 16

940

948

942

944

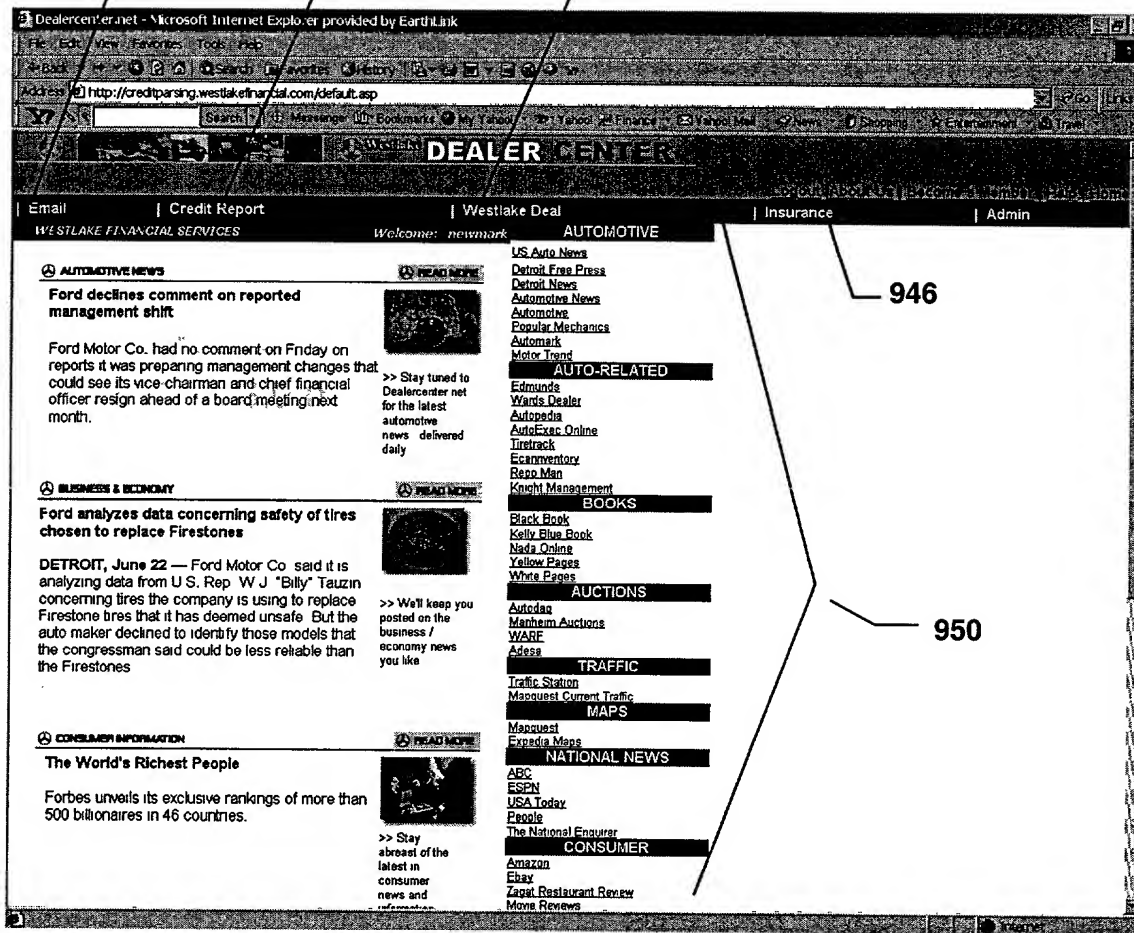


FIGURE 17

1000

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Address: http://creditparsing.westlakefinancial.com/bp/ramendex.asp?bureau=XPN&Lst=1&rk=8&pfle=TX&custName=EDDIE_CLAURE&reportNo=205378

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

1002 1004

PAGE 1 P@TTY

SS: E Financial
YOI RPTD: 03/01 TO 04/01 I

RPTD: 3-01 TO 4-01 U
LAST SUB: 1218044

EDDIE CLAURE JR

SCORE SUMMARY
EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE.

INQUIRIES
Capital ONE 04-11-01 1218044 BC
American Express 04-06-01 7400060 NZ
Westlake Financial SVC 03-20-01 3521779 FP
Assoc National Bank CC 03-05-01 3270173 BC

END -- EXPERIAN

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
7400060	American Express	BYMAILONLY	4315 S 2700 W	Salt Lake C	UT	84184
3270173	Assoc National Ba	BYMAILONLY	P O BOX 15687	Wilmington	DE	19886
1218044	Capital ONE	BYMAILONLY	PO BOX 26625	Richmond	VA	23261
3521779	Westlake Financia	323.692.8800	4751 Wilshire Blvd	Los Angeles	CA	90010

END -- EXPERIAN DIRECT CHECK

FIGURE 18

1020

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Address: http://creditparsing.westlakefinancial.com/ExceptionAgent.asp?File=TX18&CustomerName=EDDIE_CLAIR&reportNumber=2053788&dealNumber=11514

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name Deal # : 11514

Dealer Input Customer Information

Yrs on Present Job: 1.7 --- Ph/Utd/Chng: ☒ Yes

Gross Monthly Income: 1800 \$ Spse/Prtmr Co-X: ☐ No

Rent/Mortgage: 0 \$ Other Co-X: ☐ No

Auto Parsed Information

Years Credit: 0.42

Good Credit Items: 0

High good Credit: 0

Derog Credit Items: 0

High Derog Credit: 0

Residence Stability: 0.42

Owns Home: No

Other Monthly Debt: 0

Family Support Debt: 0

of Reps/Auto Loss: 0

Prev Bankruptcy: No

Next >

1022

1024

1026

1028

1030

1032

1034

1036

1038

FIGURE 19

1050

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Address: http://creditparsing.westlakefinancial.com/bpclasses/ca_bpdealstruc.asp?msagent=18&custName=EDDIE_CLAURE&reportNo=205378

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name: Deal #: 11514

Customer Information		Customer Vehicle Information	
Price:	\$ 6995	Model Year:	1992
License:	\$ 23	Blue Book:	\$ 4950
Warranty:	\$ 0	Mileage:	\$ 117545
War Cost:	\$ 0	Cost:	\$ 4500
Insurance:	\$ 0	Class:	1
Trade Allowance:	\$ 0		
Trade Payoff:	\$ 0		
Cash Down:	\$ 1800		
Payments:	30		
Cost Factor:	0.93		
Dealer Gross:	\$ 635.00		
Net Check to Dealer:	\$ 4,675.00		

DOC: \$ 10
Smog: \$ 28.25
State Tax: \$ 1,405.00
Loan Date: 8/4/2001
Date to 1st Pay: 9/3/2001
Front Gross: \$ 2,395.00
Finance Charge: \$ 1,998.25
Amount Financed: \$ 6,661.25
MAX OK TO FIN: \$ 6,435.00
0.93 Westlake Discount
\$ 635.00 Acquisition Fee
1660 Structure OK
\$100.00 Amount Financed OK
21.41%

Amount financed in excess of max allowed by: \$ 227
You need to put down 227 dollars more.

Compute Save Deal Show Deal

1056 1052 1054 1058

FIGURE 20

1090

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

Address: http://credtparsing.westlakefinancial.com/bpclasses/ca_bpdeastruc.asp?reportNo=205378&custName=EDDIE_CLAURE&agent=1

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name: Deal #: 11514

Customer Information		Customer Vehicle Information	
Price:	\$16895	Model Year:	1992
License:	\$23	Blue Book:	\$4950
Warranty:	\$0	Mileage:	\$117545
War Cost:	\$0	Cost:	\$4600
Insurance:	\$0.00	Class:	
Trade Allowance:	\$0		
Trade Payoff:	\$0		
Cash Down:	\$1900		
Payments:	30		
Cost Factor:	0.96		
Dealer Gross:	\$4,744.25		
Net Check to Dealer:			

Customer Vehicle Information	
DOC:	\$10
Smog:	\$28.25
State Tax:	20
Loan Date:	8/4/2001
Date to 1st Pay:	9/3/2001
Front Gross:	\$2,295.00
Finance Charge:	\$1,928.75
Amount Financed:	\$6,429.25
MAX OK TO FIN:	\$6,435.00
Westlake Discount:	1505 Structure OK
Acquisition Fee:	\$100.00 Amount Financed OK
APR:	21.41%

It's a deal!

Buttons: Compare, Save Deal, Show Deal

1104, 1102, 1100, 1112, 1114, 1118, 1096, 1094, 1098, 1106, 1108, 1110, 1116, 1120, 1092

FIGURE 21

1150

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

Address: http://creditpursing.westlakefinancial.com/bpclasses/ca_bpdealstruc.asp?reportNo=2053769&custName=EDDIE_CLAURE&msagent=1

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Customer Name: EDDIE CLAUDE Deal #: 11514

Price:	\$ 6885	DOC:	\$ 10	Model Year:	1992
License:	\$ 23	Smog:	\$ 28.25	Blue Book:	\$ 4350
Warranty:	\$ 0	State Tax:	\$ 20	Mileage:	\$ 1175.45
War Cost:	\$ 0	Loan Date:	8/4/2001	Cost:	\$ 4600
Insurance:	<input type="checkbox"/>	Date to 1st Pay:	8/3/2001	Class:	1
Trade Allowance:	\$ 0	Front Gross:	\$ 2,285.00		
Trade Payoff:	\$ 0	Finance Charge:	\$ 1,735.62		
Cash Down:	\$ 1900	Amount Financed:	\$ 6,429.25		
Payments:	27	MAX OK TO FINE:	\$ 6,435.00		
Cost Factor:	0.97	Westlake Discount	1535 Structure OK		YES
Dealer Gross:	\$ 650.00	Acquisition Fee	\$ 100.00	Amount Financed OK	YES
Net Check to Dealer:	\$ 4,794.25	APR	21.15%		

It's a deal!

Compute Save Deal Show Deal

1152

FIGURE 22

1170

Web one to Homepage - Microsoft Internet Explorer provided by Earthlink

File Edit View Favorites Tools Help

Address http://credtparsing.westlakefinancial.com/bplstSavedProfile.asp?link=

Search Messages Bookmarks My Yahoo! Yahoo! Mail Yahoo! News Shopping Entertainment Travel

DEALER CENTER

Home About Us Contact Us Member Help Forum

Email Credit Report Westlake Deal Insurance Admin

Saved Deal 1174

SEARCH CRITERIA

Date From 7/28/2001 To 8/4/2001 Last Name SSN # Query

click on the numbers to navigate through pages ..

1

DEAL #	REPORT #	SOCIAL SECURITY #	CUSTOMER NAME	VIEW REPORT
10759	204768	558-XX-4329	NICK NIMMER	

FIGURE 23

Welcome to Homepage - Microsoft Internet Explorer provided by Earthlink

File Edit View Favorites Tools Help

Search

DEALER CENTER

Email | Credit Report | Westlake Deal | Insurance | Admin

Deal Sheet

Run BP Print Deal

CUSTOMER NAME: RAYMOND PINN DEAL #: 10759

DEAL STRUCTURE

Price	\$6,750.00	Doc Fee	\$10.00
License Fee	\$23.00	Smnn Fee	\$20.00
Warranty	\$0.00	y Cost	\$0.00
Tax Rate	20.00	α	\$1,356.00
Loan Date	7/30/2001	Days to First Pay	8/28/2001
Trade Payoff	\$0.00	Trade Allowance	\$0.00
Cash Down	\$1,800.00	Insurance	\$0.00
Term	30	Premium	\$275.91
Front Gross	\$2,150.00	Payment	\$1,910.05
Amount Financed	\$6,367.25	Finance Charge	\$6,435.00

CREDIT INFORMATION

Years Credit	5	# Years on Present	17
Bureau		Job	
# Good Credit	7	Gross Monthly	\$1,800.00
Items		Income	
\$ High Good	\$66,950.00	Rent/Mortgage	\$0.00
Credit		Family Support	\$0.00
# Derog Credit	8	Debt	
Items		Other Monthly Debt	\$175.00
\$ High Derog	\$71,141.00	Ph/UU/Chkng in	YES
Credit		Name	
# of Repo/Auto	1	Cust Owns Home	NO
Loss			
Prev Bankruptcy	NO		
# Residence	0.5		
Stability			

VEHICLE INFO

Year	1992	Book	\$4950
Miles	117545	Class	1
Cost	\$4,600.00		

RESULT

Customer Factor	1.74	Westlake Discount	\$1,130.00
APR	21.41%	Dealer Gross	\$920.00
Acquistion Fee	\$100.00	Structure Ok	YES
Net Check To		Amt Fin Ok	YES
Dealer	\$5,137.25		

1206

1208

1210

1212

1204

1202